

**Information to identify the case:**

Debtor 1	<b>Hanish Bhojwani</b>	Social Security number or ITIN	xxx-xx-8438
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>19-15140-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Hanish Bhojwani

4/8/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Hanish Bhojwani  
Debtor

Case No. 19-15140-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 08, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:

Recip ID	Recipient Name and Address
db	+ Hanish Bhojwani, 136-138 West 50th Street, Bayonne, NJ 07002-3104
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
aty	+ Shauna Deluca, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
r	+ ERIN DOWNS, 190 CHRISTOPHER COLUMBUS DRIVE, JERSEY CITY, NJ 07302-3432
sp	+ Linda J. Hockstein, 660 Broadway, Bayonne, NJ 07002-4772
cr	+ Robertson, Anschutz, Schneid, Crane & Partners, PL, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
518261265	CSMC 2018-RPL7 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518102629	+ Capital Bank, Attn: Bankruptcy, 1 Church St. # 300, Rockville, MD 20850-4190
518102632	+ Dental Associates of Bayonne, Trojan Professional Services, PO Box 1270, Los Alamitos, CA 90720-1270
518103196	+ Lisa Murray, 1142 Kennedy Blvd, Apt 1, Bayonne, NJ 07002-3108
518103200	+ Magda Bhojwani, 136-138 West 50th Street, Bayonne, NJ 07002-3104
518102639	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518103197	+ Staliyn B. Cruz Garcia, 1142 Kennedy Blvd, Bayonne, NJ 07002-3108
518103198	+ Tahir Mahmood, 1142 Kennedy Blvd Apt 2, Bayonne, NJ 07002-3108
518102641	+ Trojan Professional Srvs, Attn: Bankruptcy, Po Box 1270, Los Alamitos, CA 90720-1270

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518261265	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 08 2022 20:36:00	CSMC 2018-RPL7 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518102630	+ EDI: CAPITALONE.COM	Apr 09 2022 00:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518173248	+ EDI: AIS.COM	Apr 09 2022 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518261061	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518102631	+ Email/PDF: creditonebknofications@resurgent.com	Apr 08 2022 20:39:22	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518201222	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 08 2022 20:39:46	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518102633	+ Email/Text: ecourts.col_efilings@fskslaw.com	Apr 08 2022 20:35:00	Fein Such Kahn & Shepard, Attorneys At Law, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609

District/off: 0312-2

User: admin

Page 2 of 3

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518102634	EDI: IRS.COM	Apr 09 2022 00:28:00	Internal Revenue Service, District Counsel, One Newark Center Suite 1500, Newark, NJ 07102
518102637	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	JP Morgan Chase, PO Box 78420, Phoenix, AZ 85062
518259120	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219
518212928	Email/PDF: resurgentbknofications@resurgent.com	Apr 08 2022 20:39:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518234011	Email/Text: ar@figadvisors.com	Apr 08 2022 20:35:00	MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 54472, New Orleans Louisiana 70154-4472
519357350	EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Manufacturers and Traders Trust Company, c/o Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518102638	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 08 2022 20:39:42	Ollo, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
518494891	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518494892	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518102639	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 08 2022 20:36:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518102640	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 08 2022 20:35:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
518224780	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 08 2022 20:35:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
TOTAL: 21			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r	*+	Erin Downs, 190 Christopher Columbus Drive, Jersey City, NJ 07302-3432
518102636	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Services, Special Procedures Function, 955 S Springfield Avenue, PO Box 744, Springfield, NJ 07081
518102635	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 3 of 3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor CSMC 2018-RPL7 Trust nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Fitzpatrick	on behalf of Debtor Hanish Bhojwani nickfitz.law@gmail.com nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com
Jill Manzo	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marguerite Mounier-Wells	on behalf of Debtor Hanish Bhojwani nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael J. Milstead	on behalf of Creditor CSMC 2018-RPL7 Trust michael@milsteadlaw.com
Nicholas Fitzgerald	on behalf of Debtor Hanish Bhojwani fitz2law@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Shauna M Deluca	on behalf of Creditor Robertson Anschutz, Schneid, Crane & Partners, PLLC sdeluca@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12